

Document No.: HOLCORP.005A

July 18, 2005

Page 1 of 2

Please Direct All Correspondence to Customer Number **20995**

124
JFW

AMENDMENT / RESPONSE TRANSMITTAL

Applicant : Michael A. Wilkman
App. No : 09/909,194 ✓
Filed : July 19, 2001
For : UNIVERSAL TRANSACTION
MANAGER AGENT, SYSTEMS AND
METHODS
Examiner : Donald Champagne
Art Unit : 3622

CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

July 18, 2005

(Date)

Aaron D. Barker
Aaron D. Barker, Reg. No. 51,432

Mail Stop AF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Transmitted herewith for filing in the above-identified application are the following enclosures:

(X) Response to Office Action in 7 pages.

The fee has been calculated as shown below:

The present application qualifies for Small Entity Status under 37 CFR 1.27.

FEE CALCULATION				
FEE TYPE		FEE CODE	CALCULATION	TOTAL
Excess Claims > 20	14 - 23 = 0	2202 (\$25)	0 x 25 =	\$0
Independent > 3	2 - 4 = 0	2201 (\$100)	0 x 100 =	\$0
			TOTAL FEE DUE	\$0

(X) Return prepaid postcard.

Docket No.: HOLCORP.005A

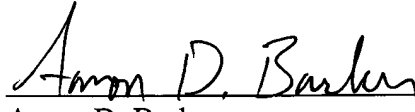
July 18, 2005

App. No.: 09/909,194

Page 2 of 2

Please Direct All Correspondence to Customer Number **20995**

- (X) Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.



Aaron D. Barker

Registration No. 51,432

Attorney of Record

Customer No. 20,995

(949) 760-0404

1819227
071805



.005A

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Michael A. Wilkman
Appl. No. : 09/909,194
Filed : July 19, 2001
For : UNIVERSAL TRANSACTION
MANAGER AGENT, SYSTEMS
AND METHODS
Examiner : Donald Champagne
Group Art Unit : 3622

CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

July 18, 2005
(Date)

Aaron D. Barker
Aaron D. Barker, Reg. No. 51,432

RESPONSE TO MAY 18, 2005 OFFICE ACTION**Mail Stop AF**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The following amendments and remarks are filed in response to the Final Office Action mailed May 18, 2005, the three-month shortened statutory period for response to which expires on August 18, 2005. This response is submitted on or before two months from the mailing date of the Final Office Action.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.